WHEREAS, on or about the 31st of October, 2006, ELIZABETH GARDNER and JONATHAN GARDNER, wife and husband, executed a Deed of Trust to Wade King, Trustee on behalf of Mortgage Ekectronic Registration Systems, Inc. acting solely as nominee for AmSouth Bank, beneficiaries, which Deed of Trust is filed for record in Book 2,598 at page 67 et seq. in the land records in the office of the Chancery Clerk of DeSoto County, Hernando, Mississippi; said Deed of Trust being lastly assigned to REGIONS BANK d/b/a REGIONS MORTGAGE by instrument recorded in DK T Book 3,387, Page 616 in said Chancery Court records; and,

WHEREAS, on February 1, 2012, REGIONS BANK d/b/a REGIONS MORTGAGE, the beneficiary of the above referenced Deed of Trust substituted Jeanna D. Chappell as trustee in place of the original trustee as authorized by said Deed of Trust. Said Substitution of Trustee is recorded in DK T Book 3.399 at page 759 in the Office of the Chancery Clerk of DeSoto County, Hernando, Mississippi.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and default having been made on the promissory note secured thereby, and the entire indebtedness secured by said Deed of Trust having been declared to be due and payable pursuant to the terms of said Deed of Trust, and , REGIONS BANK d/b/a REGIONS MORTGAGE, as the holders of the Promissory Note and Deed of Trust have requested the undersigned Substituted Trustee so to do, I will, on the 15th of May, 2012 offer for sale at public outcry between the legal hours of 11:00 a.m. and 4:00 p.m., at the East door of the County Courthouse of DeSoto County, Hernando, Mississippi, and being more particularly described as follows, to-wit:

Lot #36, Section A, Edgewater Subdivision, as shown on Docket S, Plat Book 64, Page 29 & 30, in the Office of the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description, said lot being in Section 20, Township 3 South, Range 7 West, Hernando, Mississippi.

I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 13

5.15-12

day of $\frac{1}{1}$, 2012.

Jeanna D. Chappell Substituted Trustee Pierce Ledyard, P.C. P.O. Box 161389 Mobile, Alabama 36616

(251) 338-1300

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of April, 2006 and acknowledged on the 28th day of April, 2006, Michael Nester, Mallory M Nester, husband and wife, executed and delivered a certain Deed of Trust unto Lem Adams, III, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2463 at Page 223; and

WHEREAS, on the 18th day of January, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3391 at Page 527; and

WHEREAS, on the 13th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3413 at Page 181; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 124, Section B, Southern Trace II Subdivision, in Section 28, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 63, Page 33, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0158

WHEREAS, on the 29th day of October, 2008, Walter Joe Stanley and Deborah A. Stanley, executed a Deed of Trust to Joan H. Anderson, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2963 at Page 575 thereof; and

WHEREAS, said Deed of Trust was assigned to Flagstar Bank, FSB, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3414 at Page 664 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3414 at Page 666 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 80, Section A, Fox Creek Subdivision, Section 30, Township 1 South, Range 5 West, as shown on plat of record in Book 56, Pages 28-29, in the office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 18th day of April 2012.

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00442

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

A&E #12-00442

WHEREAS, on the 28th day of August, 2009, Patrick Rubin and Tiffany Rubin, executed a Deed of Trust to Joan H. Anderson, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3079 at Page 426 thereof; and

WHEREAS, said Deed of Trust was assigned to Flagstar Bank, FSB , by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3414 at Page $683\,$ thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3414 at Page 685 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 139, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 89, Page 38, in the Chancery Clerk's Office of DeSoto County, MS, to which plat reference in hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of April. 2012.

BRADET P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-05182

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

A&E #11-05182

WHEREAS, on the 30th day of June, 2005, Jerry Shelton and Rita Shelton, executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Ameriquest Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2255 at Page 756 thereof; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for, Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R8, under the Pooling and Servicing Agreement dated September 1, 2005, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2994 at Page 732 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3414 at Page 662 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 22, Summers Place Subdivision, Section 12, Township 2, Range 7 West, DeSoto County, Mississippi, Plat Book 44, Page 21, in the Register's Office for DeSoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of April.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00566

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

A&E #12-00566

WHEREAS, on the 16th day of September, 2005, David Eckloff and Sandra G. Rumball Eckloff, executed a Deed of Trust to Ashley Young, Trustee for the use and benefit of National City Mortgage a division of National City Bank of Indiana, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2310 at Page 169 thereof; and

WHEREAS, said Deed of Trust was assigned to National City Mortgage Co., a subsidiary of National City Bank, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2860 at Page 405 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2978 at Page 657, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 101, Section "A", Land O' The Hills Subdivision, in Section 20, Township 3 South, Range 9 West, as shown on plat of record in Plat Book 2, Pages 29 through 33, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description.

Lot 102, Land O' The Hills Subdivision, in Section 20, Township 3 South, Range 9 West, DeSoto County, Mississippi, as shown by plat thereof recorded in Plat Book 2, Pages 29-35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 19th day of April, 2012.

SUBSTITUTE TRUSTEE

A&E #11-04989

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #11-04989

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

WHEREAS, on the 22nd day of August, 2007, Kenya M. Jones, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2781 at Page 637 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Green Tree Servicing, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3271 at Page 93 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3417 at Page 697 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 192, Section D, Kingston Estates Subdivision, in Section 28, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 48, Page 13, in the Chancery Clerk's Office of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of April, 2012.

BRADIATY P. JONES SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00792

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

A&E #12-00792

WHEREAS, on the 12th day of October, 2006, Fredrick T. Ashwill, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of 1st Trust Bank for Savings, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2586 at Page 89 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2643 at Page 207 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2827 at Page 499 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 200, Section "C", Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 92, Page 27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of April, 2012.

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400 BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00786

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012

A&E #12-00786

WHEREAS, on the 12th day of July, 2007, Lewis E. Oakley and Jennifer Oakley, executed a Deed of Trust to J. Patrick Caldwell, Trustee for the use and benefit of BancorpSouth Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2758 at Page 425 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2778 at Page 408 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3300 at Page 254 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 15th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

3.10 acres located in the Northeast Quarter of Section 18, Township 2 South, Range 8 West, DeSoto County, Mississippi, and being part of the Larry C. and Jenny W. Decker tract as recorded in Deed Book 174, Page 416, Chancery Clerk's Office, DeSoto County, Mississippi, more particularly described as follows:

Begin at the Northeast corner of the Northeast Quarter of Section 18, Township 2 South, Range 8 West, DeSoto County, Mississippi; thence westwardly with the North line of said section 40 feet to a point; thence southwardly 40 feet to a point on the South right-of-way line of Austin Road, said point being the intersection of the South right-of-way line of Austin Road and the West right-of-way of Fogg Road and the true point of beginning of the herein described tract; thence South 84 degrees 27 minutes 48 seconds West, with said right South right of way line 200.00 feet to a point; thence South 04 degrees 07 minutes 33 seconds East 651.01 feet to a point; thence North 84 degrees 27 minutes 48 seconds East 213.94 feet to a point on the West right of way line of Fogg Road; thence North 05 degrees 20 minutes 00 seconds West with said right-of-way line of 650.81 feet to a point; said point being the true point of beginning of the herein described tract containing 3.10 acres and being subject to all codes, subdivision covenants and revisions, easements and right-of-ways.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 17th day of April 2012.

BRABLEY P. JONES

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00935

PUBLISH: 04/24/2012, 05/01/2012, 05/08/2012



STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of February, 2005, and acknowledged on the 23rd day of February, 2005, William H. Walton aka William H. Walton II, unmarried, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2167 at Page 472; and

WHEREAS, on the 1st day of December, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3374 at Page 511; and

WHEREAS, on the 14th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3402 at Page 232; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 220, Section D, Parcel D, Central Park Neighborhood PUD, in Section 29, Township 1 South, Range 7 West, City of Olive Branch, DeSoto County, Mississippi, as shown on plat of record in Plat Book 77, Page 18, in the Chancery Court Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of the property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-0186

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of January, 2009, Jonathan Fletcher aka Jonathan S. Fletcher, an unmarried man, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2983 at Page 400; and

WHEREAS, on the 29th day of September, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, NA successor by merger to BAC Home Loans Servicing, Lp fka Countrywide Home Loans Servicing, Lp, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3354 at Page 312; and

WHEREAS, on the 29th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3409 at Page 501; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 167, Phase Three, Alexander's Ridge Subdivision, situated in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 81, Pages 34-35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-0425

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of January, 2005, and acknowledged on the 20th day of January, 2005, Josh D. Bearden, and Brandi M. Bearden aka Brandi L. Bearden, husband and wife, executed and delivered a certain Deed of Trust unto Douglas R. Beaty, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2149 at Page 549; and

WHEREAS, on the 17th day of January, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Green Tree Servicing, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3392 at Page 582; and

WHEREAS, on the 19th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3392 at Page 586; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 215, Section 1, Pinehurst Subdivision, in Section 10, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Page 5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to the grantors by Warranty Deed of record in Book 476, Page 471, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Michael Jedynal Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-2523

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 17th day of May, 2004 and acknowledged on the 17th day of May, 2004, Maria O. Orozco, an unmarried person, executed and delivered a certain Deed of Trust unto William W. Ballard, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1991 at Page 642; and

WHEREAS, on the 5th day of December, 2011, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3378 at Page 259; and

WHEREAS, on the 13th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 468; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 174, Section F, Deer Creek Subdivision, in Section 6, Township 3 South, Range 7 West, as shown by plat of record in Plat Book 80, Page 39, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2410

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of April, 2005 and acknowledged on the 29th day of April, 2005, Bridget E. Adams aka Bridget Adams, unmarried person, executed and delivered a certain Deed of Trust unto Lenders First Choice, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Home Loan Center, Inc., dba Lending Tree Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2210 at Page 443; and

WHEREAS, on the 2nd day of November, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, Lp Fka Countrywide Home Loans Servicing Lp, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3364 at Page 311; and

WHEREAS, on the 8th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 460; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 212, Golf Villas of Crumpler Place PUD, Section 32, Township 1 South, Range 6 West, as shown on plat of record in Plat Book 65, Page 38-40, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0133

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of May, 2005 and acknowledged on the 19th day of May, 2005, Darius K. Lamar, a married person, joined herein by Shurvon M. Lamar, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2221 at Page 622; and

WHEREAS, on the 7th day of August, 2008 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2935 at Page 657; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 155, Section "A", North Creek Subdivision, located in Section 20, Township 1 South, Range 8 West, Desoto County, Mississippi, as recorded in Plat Book 60, Pages 41-42, in the office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ASH/F08-2097

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of September, 2008, and acknowledged on the 19th day of September, 2008, Sean L. Medling aka Sean Medling and Wendy A. Medling, a married couple, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2948 at Page 787; and

WHEREAS, on the 17th day of February, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, An Arkansas Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,275 at Page 349; and

WHEREAS, on the 22nd day of February, 2012 the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3404 at Page 687; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 56, Section A, Fox Creek Subdivision, located in Section 30, Township 1 South, Range 5 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 56, Pages 28 and 29, in the Chancery Clerk's office of Desoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-0306

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of July, 2006, Ronald K. Reesor, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2520 at Page 138; and

WHEREAS, on the 9th day of December, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3378 at Page 261; and

WHEREAS, on the 22nd day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3418 at Page 741; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 364, Section F, Dickens Place PUD, situated in Section 9, Township 2 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 79, Page 12-13, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F11-2440

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of May, 2004, and acknowledged on the 28th day of May, 2004, John T. Carrigan, Jr., a single person, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2004 at Page 734; and

WHEREAS, on the 22nd day of September, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3345 at Page 464; and

WHEREAS, on the 9th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3402 at Page 225; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 43, Devon Park Subdivision, Phase III, located in Section 22, Township 1 South, Range 6 West, Desoto County, Mississippi, as per Plat thereof recorded in Plat Book 81, Pages 47-48, in the Office of the Chancery Clerk of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Scan A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

tdp/F10-3214

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of July, 2007 and acknowledged on the 24th day of July, 2007, David Flagg and Sumi Flagg, Husband and Wife, executed and delivered a certain Deed of Trust unto Same McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2764 at Page 111; and

WHEREAS, on the 1st day of September, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3210 at Page 14; and

WHEREAS, the deed of trust appearing in Book 1786 at Page 234 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 2764 at Page 111 by subordination agreement appearing in the same land records in DK T Book 3370 at Page 229; and

WHEREAS, on the 7th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 124; and

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by Order recorded in Desoto County Chancery Clerk's land records in DK W Book 671 at Page 69 and also recorded in DK T Book 3376 at Page 263 that the legal description of that deed of trust executed by David and Sumi Flagg appearing in the DeSoto County Chancery Clerk's land records in Book 2764 Page 111 and assignment thereof appearing in the aforesaid land records in book 3210 Page 14 shall be reformed to read: Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0121

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of February, 2007 and acknowledged on the 21st day of February, 2007, Jason C Dunn and Karkela L Dunn, Husband and wife, executed and delivered a certain Deed of Trust unto Ashley Young, Trustee for National City Mortgage, a division of National City Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2665 at Page 272; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank, N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2710 at Page 543; and

WHEREAS, on the 25th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3394 at Page 69; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 146, Section D, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 32, in the office of the Chancery Clerk of Desoto County, Mississippi

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 12th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-2554

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of July, 2009 and acknowledged on the 10th day of July, 2009, Thomas E. Jones, A Single Man, executed and delivered a certain Deed of Trust unto Fearnley Califf Martin, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Assurance Financial Group, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3062 at Page 671; and

WHEREAS, on the 5th day of January, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Assurance Financial Group, LLC, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3263 at Page 64; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 412; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 135, Section B, Southbranch Subdivision, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, MS, as per plat of record in Plat Book 89, Page 38-42, in the Chancery Clerk's Office of DeSoto County, MS

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2012.

Seaf A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F10-3401

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 8th day of April, 2009 and acknowledged on the 8th day of April, 2009, Charles T. Raiteri, and wife, Estella V. Raiteri, executed and delivered a certain Deed of Trust unto David L. Thurston, Trustee for Harvard Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3056 at Page 528; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Reverse Mortgage Solutions, Inc. for the benefit of Nationstar Mortgage LLC d/b/a Champion Mortgage Company by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3417 at Page 500; and

WHEREAS, on the 20th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3417 at Page 501; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein below is situated in the county of DeSoto, State of Mississippi and is described as follows:

Lot 249, Section "D", the Plantation, Phase 2, Plantation Lakes P.U.D. (R-2), located in Section 22, Township 1 South, Range 6 West, City of the Olive Branch, DeSoto County, Mississippi. As recorded in Plat Book 52, Page 23 in the Office of the Chancery Clerk of DeSoto County Mississippi.

The warranty in this deed is subject to rights of way and easements for public roads and public utilities, to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi.

The warranty in this deed is further subject to restrictive covenants of record in Plat Book 52, Page 23, in the Chancery Court Clerk's office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0331

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of October, 2006 and acknowledged on the 6th day of October, 2006, Michael Brower aka Michael K. Brower and Angela Brower aka Angela D. Brower, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2585 at Page 646; and

WHEREAS, on the 16th day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 555; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Woodland Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 56, Pages 37-39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0507

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of June, 2006 and acknowledged on the 20th day of June, 2006, Daniel G. Schubert, a single man, executed and delivered a certain Deed of Trust unto Michael Lyon, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2505 at Page 297; and

WHEREAS, on the 16th day of March, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc., assigned said Deed of Trust unto Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3420 at Page 510; and

WHEREAS, on the 27th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3420 at Page 511; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in the County of Desoto in the State of MS:

Lot 32, Section A, Magnolia Woods Subdivision, situated in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 55, age 24 & 25 in the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 19th day of April, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0704

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 4th day of June, 1998 and acknowledged on the 4th day of June, 1998, Curtis James Richardson & Frances Richardson, executed and delivered a certain Deed of Trust unto Equity Title & Escrow Co. of Memphis, LLC, Trustee for Associates Home Equity Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1019 at Page 726; and

WHEREAS, on the 26th day of June, 2003, the Holder of said Deed of Trust substituted and appointed John C Morris, III as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1754 at Page 471; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 15th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Land situated in DeSoto County Mississippi to wit:

Beginning at a point that is N01 degrees 09' 40" E a distance of 1325.70 foot and S89 degrees 29 minutes 47 seconds W a distance of 979.78 feet from the Southeast corner of Section 5, Township 2 South, Range 7 West, said point being marked with an iron pin; thence S 89 degrees 29 minutes 47 seconds W a distance of 175.19 feet to a point marked with an iron pin; thence N01 degrees 09 minutes 40 seconds E a distance of 490.62 feet to a point on the South right of way of Bent road; thence along said right way along a curve to the right with a delta angle of 35 degrees 51 minutes 27 seconds, a radius of 319.00 feet, and an arc length of 199.64 feet to a point marked with an iron pin; thence S 01 degrees 09 minutes 40 seconds W a distance of 396.00 feet to the point of beginning, containing 1.83 acres more or less.

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I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 18th day of April, 2012.

John C Morris, III

Substitute Trustee 2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

FM/F03-2236